

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Certificate of Correction Branch,
Commissioner for Patents
P.O. Box 1450
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Sir:

LETTER OF CORRECTION

I have attached US PTO/SB/44 outlining the errors/typos and to expedite this, I have also included the printed version of the claims on submission labeled as Appendix to the examiner as evidence that these errors/typos were not originated by myself.

Thank you

Yours truly,

A handwritten signature in black ink, appearing to be 'KH' followed by a stylized flourish.

Khai Hee Kwan

Customer Number: 023336

26 May 2008

UNITED STATES PATENT AND TRADEMARK OFFICE CERTIFICATE OF CORRECTION

Page 1 of 1

PATENT NO. : 7376612

APPLICATION NO.: 09/534,233

ISSUE DATE : May 20 2008

INVENTOR(S) : KHAI HEE KWAN

It is certified that an error appears or errors appear in the above-identified patent and that said Letters Patent is hereby corrected as shown below:

In claim 1 please cancel the text "...deposit auction over computer network.." at Col 10 line 15-16

MAILING ADDRESS OF SENDER (Please do not use customer number below):

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This collection of information is required by 37 CFR 1.322, 1.323, and 1.324. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.0 hour to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: **Attention Certificate of Corrections Branch, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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Appendix

Text of Claims as per this Appeal.

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15. A method for soliciting competitive terms of deposit operating on a deposit auction system, said system including a programmed computer connected to a network accessible by a plurality of users within a first selected period of time and anonymity means for concealing the identities of prospective depositors, the method executable at said computer comprising:

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a) receiving a deposit application from a prospective depositor who is a respective one of the users offering money, securities or financial equivalent deposit offer terms;

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b) assigning a handle to conceal a real identity of said prospective depositor and displaying said depositor's application anonymously;

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c) receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid for said deposit application wherein said bid being deposit terms comprising at least one of: type of guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange; and

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d) receiving an electronic instruction from said prospective depositor,

notifying and authorizing at least one selected financial institution to access a real identity and personal information of said prospective depositor for a second selected period of time.

5 16. The method according to claim 15, further comprising a step of receiving from said prospective depositor communicating over the network, an electronic instruction selecting at least one of responsive financial institutions bided for said depositor's application.

10 17. The method according to claim 15, includes a step of verifying the ownership of said money, securities or financial equivalent as subscribed by said prospective depositor .

18. The method according to claim 15, further comprising a step of
15 maintaining data representative of bids for the prospective depositor's application in a database accessible to users over a network, said data comprising depositing terms, type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange information on each of a plurality of submitted responsive bids.

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19. The method according to claim 15, adapted to further promote a completely anonymous deposit auction, comprising :

assigning a handle to conceal a real identity of said financial institution.

24. A deposit auction system including a computer connected to a network programmed to perform the method of Claim 15.

5 25. A deposit auction system including a computer connected to a network programmed to perform the method of Claim 16.

26. A deposit auction system including a computer connected to a network programmed to perform the method of Claim 17.

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27. A deposit auction system including a computer connected to a network programmed to perform the method of Claim 18.

15 28. A deposit auction system including a computer connected to a network programmed to perform the method of Claim 19.

29. Computer executable software code stored on a computer readable storage medium implementing the method of claim 15.

20 30. Computer executable software code stored on a computer readable storage medium implementing the method of claim 16.

31. Computer executable software code stored on a computer readable

storage medium implementing the method of claim 17.

32. Computer executable software code stored on a computer readable storage medium implementing the method of claim 18.

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33. Computer executable software code stored on a computer readable storage medium implementing the method of claim 19.

34. A deposit auction system for soliciting competitive terms of deposit
10 connected to a network, said network comprising at least one client computer and a programmed computer further comprising a database of deposit applications, said network accessible by a plurality of users within a first selected period of time, comprising:

15 a) means for receiving a deposit application from a prospective depositor who is a respective one of the users offering money, securities or financial equivalent deposit offer terms;

b) anonymity means for assigning a handle to conceal a real identity of
20 the said prospective depositor for displaying said depositor's application anonymously;

c) means for receiving from at least one financial institution, who is a respective one of the users communicating over the network, at least a bid

for said deposit application offer wherein said bid being depositing terms comprising at least one of : type of guarantees, payment schedule, deposit rate, securities in exchange or terms of exchange; and

5 d) means for receiving an electronic instruction from said prospective depositor, notifying and authorizing at least one selected financial institution to access a real identity and personal information of said prospective depositor for a second selected period of time.

10 35. The system according to claim 34, further comprising means for receiving from deposit applicant communicating over the network, an electronic instruction selecting at least one of responsive financial institutions bided for said prospective depositor's application.

15 36. The system according to claim 34, further comprising means for verifying the ownership of said money, securities or financial equivalent as subscribed by prospective depositor .

20 37. The system according to claim 34, further comprising means for maintaining data representative of bids for the prospective depositor's application in a database accessible to users over a network, said data comprising depositing terms, type of guarantees, payment schedule, deposit rate, securities in exchange and terms of exchange information on each of a plurality of submitted responsive bids.

38. The system according to claim 34, adapted to further promote a completely anonymous deposit auction, by including means for assigning a handle to conceal a real identity of said financial institution.

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